

In re:
Patricia Y. Southerland
Debtor

Case No. 20-14805-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Mar 23, 2022

User: admin
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia Y. Southerland, 347 E Claremont Road, Philadelphia, PA 19120-1015

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Patricia Y. Southerland brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13
Patricia Y. Southerland, :
Debtor. : Bankruptcy No. 20-14805-MDC

O R D E R

AND NOW, this 22nd day of March 2022, it is hereby **ORDERED** that if Patricia Y. Southerland (the “Debtor”) and PNC Bank, National Association (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtor and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtor shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.

Magdelene D. Coleman

MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

Brad J. Sadek, Esquire
Sadek and Cooper
1315 Walnut Street, Suite 502
Philadelphia, PA 19107

Rebecca A. Solarz, Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532

Kenneth E. West, Esquire
Chapter 13 Standing Trustee
1234 Market Street, Suite 1813
Philadelphia, PA 19107

United States Trustee
Custom House
200 Chestnut Street, Suite 502
Philadelphia, PA 19106-2912